

Information to identify the case:

Debtor 1	<u>Janet J. Wade</u>	Social Security number or ITIN	xxx-xx-4905
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-21858-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet J. Wade

7/11/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Janet J. Wade
Debtor

Case No. 18-21858-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 11, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:

Recip ID	Recipient Name and Address
db	+ Janet J. Wade, 301 East McIntyre Avenue, Pittsburgh, PA 15214-3324
14828302	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14828305	+ City Co Federal Credit Union, 220 Grant Street, Pittsburgh, PA 15219-2123
14828306	+ Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14828313	+ Greater Police Federal Credit Pittsburgh, 1338 Chartiers Avenue, Pittsburgh, PA 15220-4800
14828314	Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14828317	+ Peoples Natural Gas, 375 N Shore Dr, Pittsburgh, PA 15212-5866
14828321	UPMC Community Medicine, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
14828323	+ Van Ru Credit Corporation, 4839 N. Elston Avenue, Chicago, IL 60630-2534

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2022 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jul 12 2022 00:06:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Jul 12 2022 00:06:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Jul 12 2022 00:06:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14828300	+ Email/Text: bncnotifications@phea.org	Jul 12 2022 00:06:00	AES/PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1419
14828301	+ Email/Text: amieg@stcol.com	Jul 12 2022 00:06:00	Allegheny Health Network, c/o Sate Collection Services, 2509 S. Soughton Road, Madison, WI

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			53716-3314
14828303	+ EDI: TSYS2	Jul 12 2022 04:08:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14828304	+ Email/Text: kburkley@bernsteinlaw.com	Jul 12 2022 00:06:00	Bernstein -Burkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14870655	+ Email/Text: ebnjts@grblaw.com	Jul 12 2022 00:06:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14828307	+ EDI: WFNNB.COM	Jul 12 2022 04:08:00	Comenity/Express, PO Box 182789, Columbus, OH 43218-2789
14870635	+ Email/Text: ebnjts@grblaw.com	Jul 12 2022 00:06:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14828308	EDI: DISCOVER.COM	Jul 12 2022 04:08:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
14831928	EDI: DISCOVER.COM	Jul 12 2022 04:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14828309	+ Email/Text: kburkley@bernsteinlaw.com	Jul 12 2022 00:06:00	Duquense Light Company, 411 Seventh Ave, Pittsburgh, PA 15219-1942
14880852	+ Email/Text: kburkley@bernsteinlaw.com	Jul 12 2022 00:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14828310	Email/Text: ECMCBKNotices@ecmc.org	Jul 12 2022 00:06:00	ECMC, PO Box 64909, Saint Paul, MN 55164-0909
14828311	+ EDI: AMINFOFP.COM	Jul 12 2022 04:08:00	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
14878811	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 12 2022 00:12:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14868150	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2022 00:06:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14828315	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 12 2022 00:11:59	Merrick Bank, 10705 S. Jordan Street, Suite 200, South Jordan, UT 84095-3977
14828316	+ Email/Text: bankruptcy@oliphantfinancial.com	Jul 12 2022 00:06:00	Oliphant Financial, LLC, 2601 Cattleman Road, Suite 300, Sarasota, FL 34232-6231
14856553	+ Email/Text: bncnotifications@phea.org	Jul 12 2022 00:06:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14875646	EDI: PRA.COM	Jul 12 2022 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14829692	+ EDI: RECOVERYCORP.COM	Jul 12 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14863617	+ Email/Text: ebnpeoples@grblaw.com	Jul 12 2022 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14870627	+ Email/Text: ebnpwsa@grblaw.com	Jul 12 2022 00:06:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14878810	+ EDI: JEFFERSONCAP.COM	Jul 12 2022 04:08:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14878320	EDI: Q3G.COM	Jul 12 2022 04:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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14828318	+ EDI: RMSC.COM	Jul 12 2022 04:08:00	SYNCB/Ashley Home Stores, PO Box 965036, Orlando, FL 32896-5036
14881744	+ Email/Text: bncmail@w-legal.com	Jul 12 2022 00:06:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14828319	+ EDI: WTRRN BANK.COM	Jul 12 2022 04:08:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14832935	+ Email/Text: bankruptcy@huntington.com	Jul 12 2022 00:06:00	The Huntington National Bank, 3 Cascade Plaza-CAS056, Akron OH 44308-1124
14855660	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 12 2022 00:06:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15206169	Email/PDF: bncnotices@becket-lee.com	Jul 12 2022 00:12:16	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14828320	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 12 2022 00:06:00	Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004
14828322	^ MEBN	Jul 12 2022 00:05:19	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14877058	^ MEBN	Jul 12 2022 00:05:32	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14828312	*+	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

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Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

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on behalf of Creditor County of Allegheny jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com

Kenneth Steidl

on behalf of Debtor Janet J. Wade julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9